

OCT 25 2007

Application Serial No. 10/032,843

AMENDMENTS TO THE CLAIMS

Claims 1 – 19 (Cancelled)

5 20. (Original) A computerized system for augmenting data from a source database with data from a reference database to generate an augmented database that can be used for predictive modeling, comprising:

10 a source database comprising a plurality of transaction data records with each transaction data record having at least one field identifying a merchant, product and/or service;

a merchant identifier database comprising a plurality of reference addresses and value description identifiers for merchants, products and/or services;

a reference database;

15 an address locating module configured to search the reference database to locate references for merchants, products and/or services identified in the source database;

an account description database;

20 a transaction augmentation module, configured to attach the value description of a particular merchant, product and/or service to the transaction data records and store the resulting combined record in the account description database; and

25 a merchant analysis builder module configured to condense the references provided by the address locating module into a value description and store the value description in the merchant identifier database.

21. (Original) The system of Claim 20, further comprising an account descriptor builder module configured to generate descriptive account records from the merchant identifier database and the source database.

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22. (Original) The system of Claim 20, further comprising a lexicographic database configured to index value description identifiers to keywords.

5 23. (Original) The system of Claim 20, wherein the reference database comprises the Internet.

24. (Original) The system of Claim 20, further comprising a predictive modeling module configured to predict future behavior of accounts, merchants, or
10 other entities, using data from the account description database.

25. (Original) The system of Claim 20, further comprising a data mining search engine configured to conduct keyword searches of the account description database to identify accounts, merchants, or products.

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26. (Previously Presented) A computerized method of augmenting data from a source database with data from a reference database, the method comprising:

retrieving at least one data record recording an event from the source database;

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identifying a field in the data record that specifies an entity;

locating reference data from the reference database that describes the entity specified by the entity field;

processing the reference data to form a set of keyword descriptors describing the entity;

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augmenting the data record with the keyword descriptors to generate an augmented data record describing the entity;

building an account descriptor database that includes at least one data record that correlates the at least one event with the description of the entity from the augmented data record;

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searching the account descriptor database for selected data records that meet
a desired criteria; and

storing said selected data records for further processing.

5 27. (Original) The method of Claim 26, wherein the locating reference data
includes locating data in an unstructured database.

28. (Original) The method of Claim 26, wherein the reference database
includes at least a portion of the Internet.

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29. (Original) The method of Claim 28, wherein the locating reference data
includes locating electronic pages using the entity specified in the at least one data
record.

15 30. (Original) The method of Claim 29, wherein locating reference data further
spidering for additional electronic pages cited within the located electronic pages.

31. (Original) The method of Claim 26, wherein locating reference data
includes reducing natural language text to keyword descriptors.

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32. (Original) The method of Claim 26, further comprising validating the
located reference data using data from the at least one data record.

25 33. (Original) The method of Claim 26, further comprising storing the
augmented data record in a merchant database.

Claims 34 – 43 (Cancelled)

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44. (Withdrawn) A structured database for use with a database mining search engine conducting searches for behavioral driven characteristics, said structured database containing keyword descriptors describing a merchant obtained by reducing information about the merchant from a reference database comprising unstructured data.

45. (Withdrawn) A method of generating a behavior driven targeted marketing list, comprising:

obtaining a plurality of financial transaction records associated with a plurality of individuals and at least one merchant;

identifying the merchant involved in the financial transactions;

searching a reference database of unstructured data for information about each of the at least one merchant;

condensing the information into a list of weighted keywords that describes each of the at least one merchant;

associating the weighted keywords with the financial transaction records;

generating a profile of each of the individuals using the weighted keywords describing the at least one merchant, wherein the individuals performed a plurality of financial transactions; and

searching the individual profiles to identify targeted individuals who exhibit a desired behavioral history.

Claims 46 – 60 (Cancelled)